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PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 10/733,837	Confirmation No.:	2209
Applicant	: Herman Rodriguez, et al.		
Filed	: December 11, 2003		
Title	: E-CHECK AND E-COMMERCE		
Art Unit	: 3696		
Examiner	: Ojo O. Oyebisi		
Docket No.	: AUS920030906US1(4028)		
Customer No.	: 45557		

Mail Stop Amendment
Commission for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION DATED JUNE 5, 2009

This paper is responsive to a Non-Final Office action dated June 5, 2009. Further examination and reconsideration are requested.

Amendments to the Claims begin on page 2.

Remarks begin on page 7.